

# EXHIBIT A

**Loan Information**

Loan Number [REDACTED]

Property Address: 15 W NOBLE ST  
NANTICOKE, PA 18634

Notice Date: 03/10/2022

Attention, Notary/Closing Agent:

Thank you for conducting this closing on our behalf. To ensure the highest-quality closing, please read all steps before asking the clients to begin signing.

**Note: You are not authorized to make changes or remove documents from the signing package.** If a loan does not close as scheduled, you must contact our closing hotline at (888) 663-7374.

**Step 1:** Please ensure that the client signs the two sets of documents you have brought with you. Additional copies will be supplied to the client for their records.

**Step 2:** The client will not have to pay anything for this closing.

**Step 3:** Present documents for all parties to sign or initial where applicable.

Documents must be signed in **blue or black ink exactly** as stated on the signature lines.

If you see any errors or omissions, please contact our closing hotline at (888) 663-7374. For example: If "Jonathan R. Homeowner" is stated below the signature line, the signature must reflect "Jonathan R. Homeowner." **Variations such as "Jon R. Homeowner" or "Jonathan Homeowner," etc., are not acceptable.**

Prior approval from Rocket Mortgage, LLC, is required to close a loan with a power of attorney. If prior approval has been granted, the signature lines will be formatted as follows: "Jonathan R. Homeowner by Mary A. Attorney – Attorney In Fact," whereby Mary A. Attorney is signing on behalf of Jonathan R. Homeowner. Please call our closing hotline at (888) 663- 7374 if the clients intend on closing with a power of attorney and the signature lines are not formatted as listed above.

**Step 4:** Review and respond to other loan-specific instructions. All clients should sign:

- Loan Modification
- Promissory Note, if applicable
- Partial Claim Subordinate Mortgage, if applicable
- Errors And Omissions Compliance Agreement
- Notice Of Oral Agreements
- Signature Name Affidavit, if applicable
- State-specific disclosures and affidavits
- Correction Agreement
- Identity Verification

**Step 5:** Once the signing is complete, please review the documents to ensure they were signed, initialed and notarized where required. Place all documents in the prepaid overnight envelope and send the package back immediately to:

First American  
DTO - Signing Services Dept  
3 First American Way  
Santa Ana, CA 92707

Phone: (800) 508-0944  
Email: AccountResolution@RocketMortgage.com  
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET  
Saturday: 9:00 a.m. - 4:00 p.m. ET

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MELISSA M BIGELOW  
15 W NOBLE ST, NANTICOKE, PA, 18634

**Loan Information**

Loan Number: [REDACTED]  
Property Address: 15 W NOBLE ST  
NANTICOKE, PA 18634  
Notice Date: 03/10/2022

Hi MELISSA M BIGELOW,

We're now clear to move to the next steps of your modification.

**Your Modification Terms**

Interest Rate: 3.9900%

Principal Balance: \$56,726.29

**Your Monthly Payment Breakdown**

Principal and Interest Payment:	\$308.34
Escrow Payment: (may adjust periodically)	\$240.52
Total Payment:	\$548.86
Next Payment Due Date:	05/01/2022

**Your Next Steps**

1. First American will be calling you to schedule a signing agent appointment. If you haven't already, schedule an appointment with a signing agent by March 24, 2022. The signing agent will require a valid government-issued photo ID for each required signer. The executed Modification Closing Package must be returned no later than March 24, 2022.
2. This is your copy of the Modification Closing Package. Our signing agent will bring a complete printed copy to your closing appointment. The signing agent will return the original documents to the following address:  
First American  
DTO - Signing Services Dept  
3 First American Way  
Santa Ana, CA 92707
3. Upon the completion of the modification, you can access a copy of the fully executed modification agreement by signing in to your account at RocketMortgage.com.

If you have any questions or concerns, don't forget that we're here to help! You can contact us at (800) 508-0944, Monday – Friday, 8:30 a.m. – 9:00 p.m. ET, and Saturday, 9:00 a.m. – 4:00 p.m. ET. You can also reach us by email at AccountResolution@RocketMortgage.com.

Sincerely,

Your Rocket Mortgage® Team

This communication is from a debt collector and is an attempt to collect a debt. If you have received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Debt Validation Request, or an Information Request, you must send it to Rocket Mortgage LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 380-5084.

Phone: (800) 508-0944  
Email: AccountResolution@RocketMortgage.com  
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET  
Saturday: 9:00 a.m. - 4:00 p.m. ET

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## PROMISSORY NOTE

**MARCH 10, 2022**  
[Date]

**NANTICOKE**  
[City]

**PENNSYLVANIA**  
[State]

**15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**  
[Property Address]

### 1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the Secretary of Housing and Urban Development and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **NINE THOUSAND FOUR HUNDRED NINETY-TWO DOLLARS AND 86 CENTS (U.S. \$9,492.86)**, to the order of Lender.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time.

On; **JANUARY 1, 2046**, or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.
- (iv) The property is not occupied by the Borrower as his or her principal residence.

#### (B) Place.

Payment shall be made at the **Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street, SW, Washington, DC 20410** or any such other place as Lender may designate in writing by notice to Borrower.

### 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes

in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

#### **6. WAIVERS**

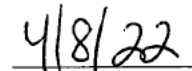
Borrower and any other person who has obligations under this Note waive the rights or presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

#### **7. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

  
\_\_\_\_\_  
**MELISSA M BIGELOW**

  
\_\_\_\_\_  
**Date**

This Document Prepared By:  
**CRYSTAL RADTKE**  
**ROCKET MORTGAGE, LLC**  
**635 WOODWARD AVE**  
**DETROIT, MI 48226**  
**(888) 663-7374**

When Recorded Mail To:  
**FIRST AMERICAN TITLE CO.**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

Tax/Parcel #:

\_\_\_\_\_ [Space Above This Line for Recording Data] \_\_\_\_\_

FHA Case No.:

Loan N

## **PARTIAL CLAIMS MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **MARCH 10, 2022**. The mortgagor is **MELISSA M. BIGELOW, AN UNMARRIED WOMAN** ("Borrower"), whose address is **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **NINE THOUSAND FOUR HUNDRED NINETY-TWO DOLLARS AND 86 CENTS (U.S. \$9,492.86)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **JANUARY 1, 2046**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this

Partial Claims Agreement

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Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the County of LUZERNE, State of PENNSYLVANIA:

which has the address of , **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634** (herein "Property Address");

## **LEGAL DESCRIPTION**

### **PLEASE SEE ATTACHED EXHIBIT 'A'**

Tax Parcel No.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

**1. Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that

Partial Claims Agreement

Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family



Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 *et seq.* ) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Melissa Bigelow  
Borrower: **MELISSA M BIGELOW**

4/8/22  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of Pennsylvania

County of Luzerne

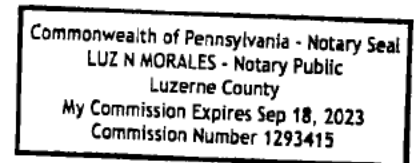
This record was acknowledged before me on April 8 - 2022 (date)  
by MELISSA M BIGELOW (name(s) of individual(s)).

LUZ N MORALES  
Signature of notarial officer

(Stamp)

LUZ N MORALES - Notary Public  
Printed Name and Title of office

My commission expires: 09-18-2023



### Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between **Secretary of Housing and Urban Development** (the "Lender") and **MELISSA M. BIGELOW, AN UNMARRIED WOMAN** (the "Borrower") dated **MARCH 10, 2022** the "Loan Modification Agreement").

Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

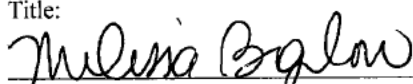
Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy.

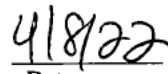
\_\_\_\_\_  
Lender Signature

\_\_\_\_\_  
Date

By:

Title:





\_\_\_\_\_  
Borrower: **MELISSA M BIGELOW**

\_\_\_\_\_  
Date

Date: MARCH 10, 2022

Loan Number: [REDACTED]

Lender: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Borrower: MELISSA M BIGELOW

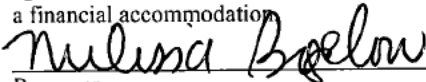
Property Address: 15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634

### NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.



Borrower

MELISSA M BIGELOW



Date

Date: **MARCH 10, 2022**

Loan Number: [REDACTED]

Lender: **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Borrower: **MELISSA M BIGELOW**

Property Address: **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**

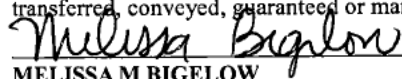
## **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

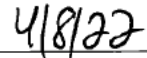
In consideration of **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
MELISSA M BIGELOW



Date

1050 Woodward Avenue Detroit, MI 48226

MELISSA M BIGELOW

15 W NOBLE ST, NANTICOKE, PA, 18634

**Loan Information**

Loan Number [REDACTED]

Property Address: 15 W NOBLE ST  
NANTICOKE, PA  
18634

Notice Date: 03/10/2022

Hi MELISSA M BIGELOW,

By signing this, you are agreeing to the below:

I/We authorize First American Title Insurance Company to correct any typographical or clerical errors in my/our loss mitigation documentation, including any loan modification agreement, FHA partial claim mortgage or other documentation that I/we signed in connection with my/our loss mitigation solution approved by Rocket Mortgage, LLC. First American Title Insurance Company is authorized to place my/our initials on my/our behalf on the documents where the changes are made.

Examples of typographical or clerical errors that First American Title Insurance Company can correct on my/our behalf include the following:

- Errors in the spelling of my/our name or my/our mailing or property address
- Adding the legal description of my/our property if it was inadvertently omitted
- Correcting any dates to accurately reflect my/our signing date
- Correcting errors or adding information to ensure the title vesting on the loss mitigation documentation matches the title to my/our home as it appears on the most recent deed
- Correcting errors with the identification of the recorded mortgage on my/our modification agreement
- If applicable, adding the name of my/our condominium or planned urban development (PUD) project if it was inadvertently omitted

**This Correction Agreement will not be used in any way to change the terms of my/our loss mitigation solution, including my/our new interest rate, loan term, loan amount or monthly payment as set forth in my/our approval letter.**

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.

By signing this, I/we authorize First American Title Insurance Company to sign my/our initials on my/our behalf to correct any typographical or clerical errors in my/our loss mitigation documentation.

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.

  
MELISSA M BIGELOW4/19/22  
Date

This communication is from a third party and is not intended to be a solicitation of business.

This is an active communication and is being sent to you for informational or legal purposes only. We are not trying to collect against you or deny any. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must send it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Phone: (800) 508-0944

Email: AccountResolution@RocketMortgage.com

Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET

Saturday: 9:00 a.m. - 4:00 p.m. ET

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## **CERTIFICATE OF RESIDENCE**

**TITLE OF DOCUMENT**  
**PARTIAL CLAIMS MORTGAGE**

**BETWEEN:**

**MELISSA M BIGELOW** (assignor/Mortgagor/grantor)

**AND:**

**SECRETARY OF HOUSING AND URBAN DEVELOPMENT**  
(assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:

**SECRETARY OF HOUSING AND URBAN DEVELOPMENT**  
**451 SEVENTH STREET SW, WASHINGTON, DC 20410**

*By:* \_\_\_\_\_

*Print Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_





**First American**

MORTGAGE SOLUTIONS

## Signing Order Sheet – [REDACTED]

PLEASE CONFIRM RECEIPT OF THIS ORDER, WITH YOUR REFERENCE NUMBER			
Open Date:	MARCH 10, 2022	[REDACTED]	
Vendor:	SIGNTRACK	[REDACTED]	
Division:	MOD	[REDACTED]	
FAMS No.:	[REDACTED]	Client Location:	LOSS MITIGATION
Vendor Contact:	SIGNTRACK CONTACT	Client Ref:	[REDACTED]
Product Type:	SIGNING SVC		
Loan Type:			
Property Address:	15 W NOBLE ST, NANTICOKE, PA 18634		
Owner(s):	1) MELISSA M BIGELOW	Ph #	Wk # Alt #
	2)		
	3)		
	4)		
Special Instructions:	Please print 3 sets of documents.		
<b>SIGNING LOCATION</b>		<b>APPOINTMENT DETAILS</b>	
Signing Address: 15 W NOBLE ST NANTICOKE, PA 18634		Proposed Date and Time:  Borrower Phone Numbers: Home [REDACTED] Work [REDACTED] Alt: 5 [REDACTED]	
<b>CUSTOMER</b>		<b>VENDOR</b>	
ROCKET MORTGAGE, LLC LOSS MITIGATION 36138.1		SIGNTRACK 3 FIRST AMERICAN WAY SANTA ANA CA 92707 SIGNTRACK CONTACT FASS1@FIRSTAM.COM	

*First American Mortgage Solutions – Signing Services  
3 First American Way, Santa Ana, CA 92707*





**First American**

MORTGAGE SOLUTIONS

## Loss Mitigation Signing Services

### Notary

#### Initial Phone Communication with Borrower(s) within 24 hours:

- Please contact the signer(s) utilizing the suggested phone script provided.
- If you reach the borrower's voicemail, please be sure to notate this call by logging onto your notary vendor's website within 24 hours of order acceptance.
- If the contact information provided for the signer(s) is incorrect, disconnected, or no voicemail inbox is set up, please update your vendor's website to request additional contact information.
- Please do not request additional contact information if you've verified the telephone number is correct, but you are not receiving a return call.
- Texting is not permissible.

#### Schedule Appointment with Borrower(s):

- Once you've verified the signer(s) identity & successfully confirmed an appointment, please update the signing date/time within your vendor's website.
- Please do not communicate erroneous or tentative appointments.
- If an appointment is rescheduled for any reason, please update the signing date and time accordingly, do not mark incomplete or cancel the order for an appointment update.
- If the signer(s) would like to schedule an appointment past the deadline date of the assignment, please communicate this via the notary note or whatever option you have available, so that we can obtain Lender approval for a deadline extension.

#### Indicate all calls that were placed by logging onto your vendors application

- This signing should take place within eight days of the order being received.
- Please add notes in your vendor's website if you are able/unable to make contact with the signer(s) within twenty-four hours.
- If an appointment is not scheduled within the first attempt of contacting the signer(s), please continue to contact the individual(s) once per day, for three consecutive days, or until an appointment is scheduled. The documents to be signed, notarized will be available for printing within your vendors website.
- Please communicate all call attempts via the vendor website. If on deadline date, attempts to schedule an appointment with the signer(s) have been unsuccessful, please cancel the order in your vendors website. Please be sure to provide detailed notes as to why the order is being canceled.

#### Borrower(s) Identity Confirmed:

- Prior to arriving at the signing appointment, review the documents prior to printing to be sure all signer names listed on the documents match the order confirmation and you've confirmed all signers will be present.
- Verify the signer signature matches their printed name, which may include any of the following: Trustee, Power of Attorney (POA), Attorney In Fact, Also Known As (AKA), Formerly Known As (FKA), Now Known As (NKA), Who Acquired Title As (WATA), etc.
- If all parties are not available to schedule an appointment (divorced, out of town, deceased, incarcerated, etc.), please update your vendor's website so we can reach out to the lender for clarification.

#### Contact Information:

Please reach out to your vendor with any questions. If during the signing the signers have questions, they must contact

their lender. You cannot do that for them.

**Loan Information**

Loan Num [REDACTED]

Property Address: 15 W NOBLE ST  
NANTICOKE, PA 18634

Notice Date: 03/10/2022

Attention, Notary/Closing Agent:

Thank you for conducting this closing on our behalf. To ensure the highest-quality closing, please read all steps before asking the clients to begin signing.

**Note: You are not authorized to make changes or remove documents from the signing package.** If a loan does not close as scheduled, you must contact our closing hotline at (888) 663-7374.

**Step 1:** Please ensure that the client signs the two sets of documents you have brought with you. Additional copies will be supplied to the client for their records.

**Step 2:** The client will not have to pay anything for this closing.

**Step 3:** Present documents for all parties to sign or initial where applicable.

Documents must be signed in **blue or black ink exactly** as stated on the signature lines.

If you see any errors or omissions, please contact our closing hotline at (888) 663-7374. For example: If "Jonathan R. Homeowner" is stated below the signature line, the signature must reflect "Jonathan R. Homeowner." **Variations such as "Jon R. Homeowner" or "Jonathan Homeowner," etc., are not acceptable.**

Prior approval from Rocket Mortgage, LLC, is required to close a loan with a power of attorney. If prior approval has been granted, the signature lines will be formatted as follows: "Jonathan R. Homeowner by Mary A. Attorney – Attorney In Fact," whereby Mary A. Attorney is signing on behalf of Jonathan R. Homeowner. Please call our closing hotline at (888) 663- 7374 if the clients intend on closing with a power of attorney and the signature lines are not formatted as listed above.

**Step 4:** Review and respond to other loan-specific instructions. All clients should sign:

- Loan Modification
- Promissory Note, if applicable
- Partial Claim Subordinate Mortgage, if applicable
- Errors And Omissions Compliance Agreement
- Notice Of Oral Agreements
- Signature Name Affidavit, if applicable
- State-specific disclosures and affidavits
- Correction Agreement
- Identity Verification

**Step 5:** Once the signing is complete, please review the documents to ensure they were signed, initialed and notarized where required. Place all documents in the prepaid overnight envelope and send the package back immediately to:

First American  
DTO - Signing Services Dept  
3 First American Way  
Santa Ana, CA 92707

Phone: (800) 508-0944  
Email: AccountResolution@RocketMortgage.com  
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET  
Saturday: 9:00 a.m. - 4:00 p.m. ET

Page 1  
IM116

MELISSA M BIGELOW  
15 W NOBLE ST, NANTICOKE, PA, 18634

**Loan Information**

Loan Number: [REDACTED]  
Property Address: 15 W NOBLE ST  
NANTICOKE, PA 18634  
Notice Date: 03/10/2022

Hi MELISSA M BIGELOW,

We're now clear to move to the next steps of your modification.

**Your Modification Terms**

Interest Rate: 3.9900%

Principal Balance: \$56,726.29

**Your Monthly Payment Breakdown**

Principal and Interest Payment:	\$308.34
Escrow Payment: (may adjust periodically)	\$240.52
Total Payment:	\$548.86
Next Payment Due Date:	05/01/2022

**Your Next Steps**

1. First American will be calling you to schedule a signing agent appointment. If you haven't already, schedule an appointment with a signing agent by March 24, 2022. The signing agent will require a valid government-issued photo ID for each required signer. The executed Modification Closing Package must be returned no later than March 24, 2022.
2. This is your copy of the Modification Closing Package. Our signing agent will bring a complete printed copy to your closing appointment. The signing agent will return the original documents to the following address:  
First American  
DTO - Signing Services Dept  
3 First American Way  
Santa Ana, CA 92707
3. Upon the completion of the modification, you can access a copy of the fully executed modification agreement by signing in to your account at RocketMortgage.com.

If you have any questions or concerns, don't forget that we're here to help! You can contact us at (800) 508-0944, Monday – Friday, 8:30 a.m. – 9:00 p.m. ET, and Saturday, 9:00 a.m. – 4:00 p.m. ET. You can also reach us by email at [AccountResolution@RocketMortgage.com](mailto:AccountResolution@RocketMortgage.com).

Sincerely,

Your Rocket Mortgage® Team

This communication is from a debt collector and is an attempt to collect a debt.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must send it to Rocket Mortgage LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 380-5084.

Phone: (800) 508-0944  
Email: [AccountResolution@RocketMortgage.com](mailto:AccountResolution@RocketMortgage.com)  
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET  
Saturday: 9:00 a.m. - 4:00 p.m. ET

Page 1  
of 1

## PROMISSORY NOTE

**MARCH 10, 2022**  
[Date]

**NANTICOKE**  
[City]

**PENNSYLVANIA**  
[State]

**15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**  
[Property Address]

### 1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the Secretary of Housing and Urban Development and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **NINE THOUSAND FOUR HUNDRED NINETY-TWO DOLLARS AND 86 CENTS (U.S. \$9,492.86)**, to the order of Lender.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time.

On; **JANUARY 1, 2046**, or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.
- (iv) The property is not occupied by the Borrower as his or her principal residence.

#### (B) Place.

Payment shall be made at the **Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street, SW, Washington, DC 20410** or any such other place as Lender may designate in writing by notice to Borrower.

### 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes

Partial Claims Agree [REDACTED]

in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

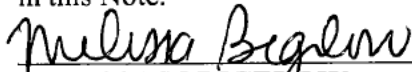
#### **6. WAIVERS**

Borrower and any other person who has obligations under this Note waive the rights or presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

#### **7. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

  
\_\_\_\_\_  
**MELISSA M BIGELOW**

  
\_\_\_\_\_  
**Date**

This Document Prepared By:  
**CRYSTAL RADTKE**  
**ROCKET MORTGAGE, LLC**  
**635 WOODWARD AVE**  
**DETROIT, MI 48226**  
**(888) 663-7374**

When Recorded Mail To:  
**FIRST AMERICAN TITLE CO.**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

**Tax/Parcel #:**

\_\_\_\_\_ [Space Above This Line for Recording Data]

**FHA Case N** \_\_\_\_\_

**Loan N** \_\_\_\_\_

## **PARTIAL CLAIMS MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **MARCH 10, 2022**. The mortgagor is **MELISSA M. BIGELOW, AN UNMARRIED WOMAN** ("Borrower"), whose address is **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **NINE THOUSAND FOUR HUNDRED NINETY-TWO DOLLARS AND 86 CENTS (U.S. \$9,492.86)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **JANUARY 1, 2046**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this

Partial Claims Agreement \_\_\_\_\_

Page 1

Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the County of **LUZERNE**, State of **PENNSYLVANIA**:

which has the address of , **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634** (herein "Property Address");

## **LEGAL DESCRIPTION**

**PLEASE SEE ATTACHED EXHIBIT 'A'**

Tax Parcel No.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that

Partial Claims Agreement



Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family

Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 *et seq.* ) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument:

Melissa Bigelow  
Borrower: **MELISSA M BIGELOW**

4/8/22  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of Pennsylvania

County of Luzerne

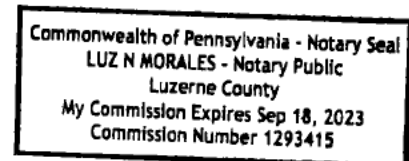
This record was acknowledged before me on APRIL 8, 2022 (date)  
by MELISSA M BIGELOW (name(s) of individual(s)).

Luz N Morales  
Signature of notarial officer

(Stamp)

Luz N Morales - Notary Public  
Printed Name and Title of office

My commission expires: 09-18-2023



Date: **MARCH 10, 2022**

Loan Number: [REDACTED]

Lender: **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Borrower: **MELISSA M BIGELOW**

Property Address: **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**

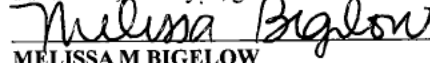
## **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

In consideration of **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
MELISSA M BIGELOW

  
Date

Date: **MARCH 10, 2022**

Loan Number: [REDACTED]

Lender: **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Borrower: **MELISSA M BIGELOW**

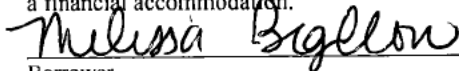
Property Address: **15 W NOBLE ST, NANTICOKE, PENNSYLVANIA 18634**

### **NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.



Borrower

**MELISSA M BIGELOW**

  
Date

### Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between **Secretary of Housing and Urban Development** (the "Lender") and **MELISSA M. BIGELOW, AN UNMARRIED WOMAN** (the "Borrower") dated **MARCH 10, 2022** the "Loan Modification Agreement").

Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy.

Lender Signature

By:

Title:

*Melissa Bigelow*

Borrower: MELISSA M BIGELOW

Date

*4/18/22*

Date

1650 Woodward Avenue | Detroit, MI 48226

MELISSA M BIGELOW

15 W NOBLE ST, NANTICOKE, PA, 18634

**Loan Information**

Loan Number: [REDACTED]

Property Address: 15 W NOBLE ST  
NANTICOKE, PA  
18634

Notice Date: 03/10/2022

Hi MELISSA M BIGELOW,

By signing this, you are agreeing to the below:

I/We authorize First American Title Insurance Company to correct any typographical or clerical errors in my/our loss mitigation documentation, including any loan modification agreement, FHA partial claim mortgage or other documentation that I/we signed in connection with my/our loss mitigation solution approved by Rocket Mortgage, LLC. First American Title Insurance Company is authorized to place my/our initials on my/our behalf on the documents where the changes are made.

Examples of typographical or clerical errors that First American Title Insurance Company can correct on my/our behalf include the following:

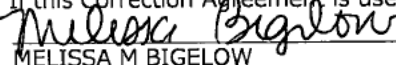
- Errors in the spelling of my/our name or my/our mailing or property address
- Adding the legal description of my/our property if it was inadvertently omitted
- Correcting any dates to accurately reflect my/our signing date
- Correcting errors or adding information to ensure the title vesting on the loss mitigation documentation matches the title to my/our home as it appears on the most recent deed
- Correcting errors with the identification of the recorded mortgage on my/our modification agreement
- If applicable, adding the name of my/our condominium or planned urban development (PUD) project if it was inadvertently omitted

**This Correction Agreement will not be used in any way to change the terms of my/our loss mitigation solution, including my/our new interest rate, loan term, loan amount or monthly payment as set forth in my/our approval letter.**

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.

By signing this, I/we authorize First American Title Insurance Company to sign my/our initials on my/our behalf to correct any typographical or clerical errors in my/our loss mitigation documentation.

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.



MELISSA M BIGELOW

Date

4/8/22

This communication is from a debt collector and is an attempt to collect a debt.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We are not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must send it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Phone: (800) 508-0944

Email: AccountResolution@RocketMortgage.com

Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET

Saturday: 9:00 a.m. - 4:00 p.m. ET

## **CERTIFICATE OF RESIDENCE**

**TITLE OF DOCUMENT**  
**PARTIAL CLAIMS MORTGAGE**

**BETWEEN:**

**MELISSA M BIGELOW** (assignor/Mortgagor/grantor)

**AND:**

**SECRETARY OF HOUSING AND URBAN DEVELOPMENT**  
(assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:  
**SECRETARY OF HOUSING AND URBAN DEVELOPMENT**  
**451 SEVENTH STREET SW, WASHINGTON, DC 20410**

*By:* \_\_\_\_\_

*Print Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_





**EXHIBIT A**

**THE LAND ASSOCIATED WITH THE PROPERTY ADDRESS REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE CITY OF NANTICOKE, COUNTY OF LUZERNE AND STATE OF PENNSYLVANIA, AND DESCRIBED AS FOLLOWS:**

BEGINNING AT THE NORTHWESTERLY CORNER OF LOT NO. 425 ON THE SOUTHERLY SIDE OF NOBLE STREET IN SAID CITY ONE HUNDRED (100) FEET WESTERLY FROM THE SOUTHWEST CORNER OF THE INTERSECTION OF NOBLE AND MARKET STREET ON THE PLOT OF LOTS HEREINAFTER MENTIONED;

THENCE ALONG THE LINE OF NOBLE STREET, SOUTH 71 DEGREES 12 MINUTES WEST, TWENTY-EIGHT AND THIRTY-FIVE ONE-HUNDREDTHS (28.35) FEET;

THENCE THROUGH LOT NO. 424, SOUTH 18 DEGREES 48 MINUTES EAST, NINETY (90) FEET;

THENCE NORTH 71 DEGREES 152 MINUTES EAST, SEVEN AND NINETY-TWO ONE HUNDREDTHS (7.92) FEET;

THENCE SOUTH 18 DEGREES 48 MINUTES EAST, FORTY (40) FEET TO A CORNER ON A FIFTEEN (15) FOOT ALLEY;

THENCE ALONG THE LINE OF SAID ALLEY, NORTH 71 DEGREES 12 MINUTES EAST, TWENTY AND FORTY-THREE ONE HUNDREDTHS (20.43) FEET TO A CORNER OF LOT NO. 425;

THENCE ALONG THE LINE OF SAID LOT NO. 425, NORTH 18 DEGREES 48 MINUTES WEST, ONE HUNDRED THIRTY (130) FEET TO THE PLACE OF BEGINNING.

BEING PART OF LOT NO. 424 OF THE SUSQUEHANNA COAL COMPANY PLOT OF LOTS RECORDED IN MAP BOOK NO. 225, PAGE 1.

**APN: 42-J7SE1-027-012-000**